MediaRoom

Looking beyond raw numbers: Farmers Insurance® reveals where animal collisions make up the biggest share of comprehensive losses

Analysis of Farmers® claims data found that in some states, animal collisions account for nearly three-quarters of comprehensive loss causes, offering a clearer picture of where wildlife has the greatest impact on drivers.

WOODLAND HILLS, Calif., September 8, 2026 /PRNewswire/ -- As drivers prepare for peak deer season this fall, Farmers Insurance® analyzed three years of claims data to identify where animal collisions make up the largest share of comprehensive loss causes. Rather than focusing on claim volume alone, the analysis examined the percentage of animal collision losses compared to all comprehensive losses within each state, revealing where wildlife plays a big role in roadway risk. Farmers' full report, **Which States Have the Most Animal Collisions**, provides findings and practical tips to help reduce the risk of an animal collision.

"Looking at the percentage of animal collisions relative to other comprehensive losses gives us a clearer picture of where wildlife is having the greatest impact on drivers," said **Jonathan Hart, Head of National Auto Physical Damage & Regional Claims at Farmers**. "In some states, animal collisions aren't just occasional incidents. They're a significant roadway risk. As animal activity increases during the fall months, it's a good reminder for drivers to stay alert, especially on rural roads and during low-light hours when wildlife is most active."

Animal collisions have an outsized impact in certain states[1]

In some states, animal collisions account for more than two-thirds of comprehensive loss causes.

- Montana (74%)
- Michigan (72%)
- Iowa (71%)
- South Dakota (70%)
- North Dakota (68%)
- West Virginia (66%)
- Wisconsin (66%)
- Wyoming (65%)
- Minnesota (64%)
- New York (64%)
- Kansas (63%)
- Mississippi (61%)
- Arkansas (60%)
- Virginia (59%)
- Ohio (57%)

Three noticeable patterns in the data

- **Rural road networks are a common thread.** States with expansive rural road networks account for many of the highest percentages.
- **America's "wildlife collision belt" stands out.** A broad Upper Midwest and Northern Plains corridor accounts for six of the top 10 states.
- **It's not just a mountain-state issue.** Several Eastern states, including West Virginia, Virginia, Ohio, and New York, also ranked among the highest.

A different view of where wildlife poses the greatest risk

Animal collisions tell a different story when viewed as a share of each state's comprehensive losses. This perspective brings states with fewer drivers – but a disproportionately high concentration of wildlife-related losses – into sharper focus.

The result is a clearer view of where animal collisions represent a larger share of comprehensive losses, rather than simply where the greatest number of claims occur.

Fall remains a critical time for wildlife awareness

According to Farmers claims data, animal collisions occur most frequently from **October through December**, when deer activity increases. In some states, Farmers recorded animal collision losses only during this three-month period—yet those incidents still accounted for the majority of comprehensive loss causes statewide[1]. Collisions with animals are also **more common around sunrise and sunset**, so drivers should remain especially alert on rural roads and in wooded corridors.

Does insurance cover hitting a deer?

Damage from hitting a deer or another animal is typically covered by**comprehensive coverage** – not collision coverage. That's because comprehensive coverage generally helps pay for damage caused by events other than a collision with another vehicle or stationary object, including contact with animals. **Comprehensive coverage is optional in most states**, and coverage can vary based on the policy and circumstances of a claim. Drivers should consider reviewing their policy with an insurance agent to understand their coverage, deductible and limits and make sure the policy fits their needs.

Five ways to reduce risk of an animal collision

- Slow down. This may help reaction time.
- Watch for wildlife at dawn and dusk.
- Break, **don't swerve**.
- Use high beams when safe.
- Buckle up.

Understanding when and where animal collisions are most likely can help drivers stay alert and make safer choices behind the wheel. For the complete findings and additional safety guidance, visit Farmers.com to read **Which States Have the Most Animal Collisions**.

Sources:

[1] Rankings are based on Farmers Insurance® claims data for losses occurring between August 1, 2023, and July 31, 2026. Farmers analyzed the percentage of animal collision loss causes relative to total comprehensive loss causes within each state, rather than ranking states by claim volume. States were ranked based on this ratio.

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